

CLAIMS

1. A method for tokenless authorization of a financial transaction between a payor and a payee using an electronic identicator and at least one payor bid biometric sample, said method comprising the steps of:

- a. a payor registration step, wherein the payor registers with an electronic identicator at least one registration biometric sample and at least one payor account data;
- b. a transaction formation step, wherein the financial transaction is formed between the payor and the payee, comprising at least one payor bid biometric sample, wherein the bid biometric sample is obtained from the payor's person;
- c. at least one transmission step, wherein the payor bid biometric sample is electronically forwarded to the electronic identicator;
- d. an identification step, wherein the electronic identicator compares the payor bid biometric sample with at least one registered biometric sample for accessing the payor's previously registered account data; and
- e. a transaction payment step, wherein payor pays payee without the payor presenting smart cards or magnetic swipe cards.

2. A voluntary tokenless identification computer system for determining an individual's identity from an examination of at least one bid biometric sample and a bid personal identification code gathered during a bid step, and comparison with previously recorded registration biometric samples and

registration personal identification codes gathered during a registration step, said system comprising:

- a. at least one computer;
- b. first gathering means for voluntary input of at least one registration biometric sample and a registration personal identification code from an individual during the registration step;
- c. second gathering means for voluntary input of at least one bid biometric sample and bid personal identification code, from an individual during a bid step;
- d. first interconnecting means for interconnecting said first and second gathering means to said computer for transmitting the gathered biometric samples and personal identification codes from said first and second gathering means to said computer;
- e. means for storing a plurality of registration biometric samples;
- f. means for associating a subset of the stored registration biometric samples with a registration personal identification code;
- g. means for comparison of a bid biometric sample with the registration biometric samples associated with the registration personal identification code corresponding to the bid personal identification code, for producing an evaluation;
- h. execution means within said computer for storage of data and processing and execution of commands for producing a determination; and
- i. means for output of said evaluation, or determination, from said computer.

3. A voluntary tokenless identification computer system for determining an individual's identity from an examination of at least one bid biometric sample gathered during a bid step, and comparison with previously recorded registration biometric samples gathered during a registration step, said system comprising:

- a. at least one computer;

- b. first gathering means for voluntary input of at least one registration biometric sample from an individual during the registration step;
- c. second gathering means for voluntary input of at least one bid biometric sample, from an individual during a bid step;
- 5 d. first interconnecting means for interconnecting said first and second gathering means to said computer for transmitting the gathered biometric samples from said first and second gathering means to said computer;
- e. means for storing a plurality of registration biometric samples;
- f. means for associating a subset of the stored registration biometric
- 10 samples with a registration personal identification code;
- g. means for comparison of a bid biometric sample with the registration biometric samples, for producing an evaluation;
- h. execution means within said computer for storage of data and processing and execution of commands for producing a determination; and
- 15 i. means for output of said evaluation, or determination, from said computer.